

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF ILLINOIS
BENTON DIVISION**

**AMERICAN ECONOMY INSURANCE)
COMPANY)**

Plaintiff,

v.

RAY JONES AND RANDY CLEAVES)

Defendant.

Case No.: 23-cv-2602

**DEFENDANT RANDY CLEAVES' SECOND AMENDED ANSWER
TO PLAINTIFF'S COMPLAINT FOR DECLARATORY JUDGEMENT**

Defendant Randy Cleaves (hereinafter "Defendant") respectfully submits his Second Amended Answer to Plaintiff American Economy Insurance Company's (hereinafter "Plaintiff") Complaint for Declaratory Judgement, and in support states as follows:

INTRODUCTION

1. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 1 of Plaintiff's Complaint and therefore denies same.

PARTIES

2. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 2 of Plaintiff's Complaint and therefore denies same.
3. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 3 of Plaintiff's Complaint and therefore denies same.
4. Defendant admits the allegation contained in Paragraph 4 of Plaintiff's Complaint.

JURISDICTON AND VENUE

5. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 5 of Plaintiff's Complaint and therefore denies same.
6. Defendant admits the allegation contained in Paragraph 6 of Plaintiff's Complaint.
7. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 7 of Plaintiff's Complaint and therefore denies same.
8. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 8 of Plaintiff's Complaint and therefore denies same.

BACKGROUND

9. Defendant admits the allegation contained in Paragraph 9 of Plaintiff's Complaint.
10. Defendant admits the allegation contained in Paragraph 10 of Plaintiff's Complaint.
11. Defendant admits the allegation contained in Paragraph 11 of Plaintiff's Complaint.
12. Defendant admits the allegation contained in Paragraph 12 of Plaintiff's Complaint.
13. Defendant admits the allegation contained in Paragraph 13 of Plaintiff's Complaint.
14. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 14 of Plaintiff's Complaint and therefore denies same.
15. Defendant admits the allegation contained in Paragraph 15 of Plaintiff's Complaint.
16. Defendant admits the allegation contained in Paragraph 16 of Plaintiff's Complaint.
17. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 17 of Plaintiff's Complaint and therefore denies same.

THE HOMEOWNERS POLICY

18. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 18 of Plaintiff's Complaint and therefore denies same.

19. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 19 of Plaintiff's Complaint and therefore denies same.
20. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 20 of Plaintiff's Complaint and therefore denies same.
21. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 21 of Plaintiff's Complaint and therefore denies same.

COUNT I – DECLARATORY JUDGMENT

22. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 22 of Plaintiff's Complaint and therefore denies same.
23. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 23 of Plaintiff's Complaint and therefore denies same.
24. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 24 of Plaintiff's Complaint and therefore denies same.
25. Defendant is without sufficient information to admit or deny the allegations contained in Paragraph 25 of Plaintiff's Complaint and therefore denies same.

WHEREFORE, Defendant Randy Cleaves respectfully submits his Second Amended Answer to Plaintiff American Economy Insurance Company's Complaint for Declaratory Judgement and requests a hearing on the matter.

AFFIRMATIVE DEFENSES

26. Defendant reserves the right to supplement his affirmative defenses as necessary throughout the course and scope of this litigation.

WHEREFORE, Defendant Randy Cleaves respectfully submits his Second Amended Answer to Plaintiff American Economy Insurance Company's Complaint for Declaratory

Judgement and requests a hearing on the matter.

Respectfully submitted,

MORGAN & MORGAN, P.A.

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